REMARKS

This paper is filed in response to the non-final Office Action dated January 12, 2006. Claims 9-18 are pending. In the January 12, 2006 Office Action, the Examiner rejected all pending claims under 35 U.S.C. § 102(e) as anticipated by U.S. Patent No. 5,918,217 to Maggioncalda et al. (hereinafter "Maggioncalda").

CLAIM REJECTIONS UNDER 35 U.S.C. § 102

Independent claims 9 and 17 are directed to an apparatus and a computer network, respectively, including the limitations of, *inter alia*:

graphical representations displayed in said second display portion are <u>selectable by a user</u> and said user interface display is responsive to user selection of a graphical representation of a product/service from said second display portion to generate a user interface display providing further information on said selected product/service utilizing data stored in said memory.

(See claims 9 and 17).

Maggioncalda is directed to a user interface for a financial advisory system. (See Maggioncalda, col. 2, lns. 33-34). The interface includes input mechanisms and output values. (Id. col. 2, lns. 38-41). Maggioncalda fails to disclose or suggest an apparatus for aiding the decision-making process of a user selecting from a plurality of products/services wherein the user may select a displayed product/service resulting in the interface display providing further, more detailed information on the specific selected product/service. (See Maggioncalda, Abstract; describing output values displayed based upon user's input decisions).

Indeed, the portions of Maggioncalda cited by the Examiner as disclosing or suggesting these features, i.e., col. 9, l. 65 - col. 12, l.65; Figs. 4 and 9, instead further bolster Applicant's argument that Maggioncalda is directed to a user interface that simply provides output values, without providing the user with the ability to select a displayed product/service to glean additional information. For example, while Fig. 4 of Maggioncalda is apparently directed to a display containing output values, nothing in the figure suggests that the user may additionally select products or services associated with those values to obtain further information on the selected product/service utilizing data stored in memory.

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Anticipation under 35 U.S.C. § 102 requires the presence in a single prior art disclosure, either expressly or inherently, of each and every element of a claimed invention. *See*, *e.g.*, *Apple Computer*, *Inc.* v. *Articulate Systems*. *Inc.*, 57 U.S.P.Q.2d 1057, 234 F.3d 14 (Fed. Cir. 2000).

As discussed above, contrary to applicants' pending claims, the results disclosed by Maggioncalda are not "selectable" by a user. Thus, the cited prior art does not disclose at least the certain elements of the claimed invention "wherein said graphical representations displayed in said second display portion are selectable by a user and said user interface display responsive to user selection of a graphical representation are a product/service from said second display portion to generate a user interface display providing further information on said selected products/service utilizing data stored in said memory." (See claims 9 and 17.)

Accordingly, because Maggioncalda fails to disclose or suggest at least the foregoing claimed limitations, it cannot properly anticipate pending claims 9 and 17. Applicant respectfully submits that claims 9 and 17 are in condition for allowance. Additionally, because all remaining claims depend from claims 9 or 17, it is respectfully submitted that these claims are in condition for allowance as well.

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CONCLUSION

In view of the foregoing remarks, favorable consideration and allowance of claims 9-18 is respectfully requested. In the event that the application is not deemed in condition for allowance, the examiner is invited to contact the undersigned in a effort to advance prosecution of this application.

Respectfully submitted,

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